



Date: August 5, 2013

To: Ms. Jane Kao

Re: Jane Kao

Client #: 30427758-1

Attached is the information you requested. You will need Adobe Acrobat Reader to view this item. Please do not reply to this email. If you have any questions, please call 888.845.5669.

Sincerely,

Money Management International
Phone: 888.845.5669 | Fax: 888.812.5358

A Nonprofit Community Service Organization

Accredited by the
Council on Accreditation

Member of the
National Foundation for Credit Counseling

Member of the
Association of Independent Consumer Credit Counseling Agencies

Certificate Number: 01267-TXS-DE-021558015

Bankruptcy Case Number: 12-31484



01267-TXS-DE-021558015

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 5, 2013, at 1:58 o'clock PM CDT, Jane Kao completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of Texas.

Date: August 5, 2013 By: /s/Roger Redding

Name: Roger Redding

Title: Counselor